

Information to identify the case:

Debtor 1	Scott Dodek	Social Security number or ITIN	xxx-xx-0414
	First Name Middle Name Last Name	EIN	--
Debtor 2	Mindy Dodek	Social Security number or ITIN	xxx-xx-5661
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23301-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott Dodek

Mindy Dodek

3/20/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott Dodek
 Mindy Dodek
 Debtors

Case No. 18-23301-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db/jdb
 517748425 +Scott Dodek, Mindy Dodek, 46 W. McClellan Avenue, Livingston, NJ 07039-1243
 BANK OF NEW YORK AS TRUSTEE FOR CWALT 2006-OC10., c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville SC 29603-0826
 517625251 +Bank of NY Mellon, c/o Nelson Diaz, Esq., Milstead & Associates, LLC, 1 East Stow Road,
 Marlton, NJ 08053-3118
 517625252 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
 517697707 +Decision One Mortgage, Attn: Corporation Trust Co., 820 Bear Tavern Road,
 Trenton, NJ 08628-1021
 517657938 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 517697656 +Milstead & Associates, LLC, 1 East Stow Road, Marlton, NJ 08053-3118
 517748004 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 20 2019 23:51:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517657937 +EDI: HY11.COM Mar 21 2019 03:08:00 Hyundai Lease Titling Trust, PO Box 20809,
 Fountain Valley, CA 92728-0809
 517625253 +EDI: HY11.COM Mar 21 2019 03:08:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809
 517625254 EDI: IRS.COM Mar 21 2019 03:08:00 Internal Revenue Service, 955 S. Springfield Ave.,
 Springfield, NJ 07081
 517625255 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Mar 20 2019 23:52:41
 JH Portfolio Debt, ComenityBank, Credit Control, LLC, 5757 Phantom Drive, Ste 330,
 Hazelwood, MO 63042-2429
 517625256 +EDI: FORD.COM Mar 21 2019 03:08:00 Kia Motors Finance, Po Box 20825,
 Fountain Valley, CA 92728-0825
 517625257 +EDI: MID8.COM Mar 21 2019 03:08:00 Midland Funding, LLC, 8875 Aero Dr.,
 San Diego, CA 92123-2255
 517732859 EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC,
 C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
 517625258 +EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 517628950 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517746260 +EDI: AIS.COM Mar 21 2019 03:08:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517657939* +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 517625250 ##+Accounts Receivable Management Services, Corporate Office, 2727 Philmont Ave - Suite 100,
 Huntingdon Valley, PA 19006-5318

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 20, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York, as Trustee for the Certificateholders of the CWALT, Inc., Alternative Loan Trust 2006-OC10,
Mortgage Pass-Through Certificates, Series 2006-OC10 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Stuart D. Minion on behalf of Joint Debtor Mindy Dodek sminion@minionsherman.com
Stuart D. Minion on behalf of Debtor Scott Dodek sminion@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5